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BY:

Gladys Morales

Date:

November 10, 2005

MAIL STOP AMENDMENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:
Gerald P. Sullivan

Conf. No.: 6698

Appln. No.: 09/624,732

Filing Date: July 25, 2000

Title: APPARATUS AND METHOD FOR CREATING AND MANAGING A
FINANCIAL INSTRUMENT

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Group Art Unit: 3625

Examiner: James H. Zurita

Attorney Docket No.: 602163-1U1

RESPONSE TO REQUIREMENTS FOR INFORMATION UNDER 37 CFR § 1.105

This paper is being filed in response to the Office Action dated October 31, 2005 and is being timely filed within the shortened statutory period set for response. No fee is believed to be due for filing this paper. However, if any fee is due, please charge the fee to Deposit Account No. 50-1017.

Remarks and Conclusion begin on page 2 of this paper.

REMARKS

In response to the "Requirements for Information under 37 CFR § 1.105," Applicant hereby states that the information required to be submitted is unknown. That is, no such information is known to exist. Pursuant to 37 CFR § 1.105(a)(4), Applicant requests that this reply be accepted as a complete reply.

Conclusion

Entry of the accompanying Preliminary Amendment and prompt examination of the present application is respectfully requested.

Respectfully submitted,

GERALD P. SULLIVAN

By:

November 10, 2005
(Date)

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